

In re:
Noris M. Flores
Debtor

Case No. 22-10198-mdc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Sep 29, 2023

User: admin
Form ID: pdf900

Page 1 of 5
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2023:

Recip ID	Recipient Name and Address
db	+ Noris M. Flores, 461 E Ontario Street, Philadelphia, PA 19134-1124
cr	+ Select Portfolio Servicing, Inc., Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
14664648	+ Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14671591	Cornerstone Credit, 406 W.S. Jordan P 600, South Jordan, UT 84095
14664665	+ Frederic I. Weinberg & Assoc. P.C, 375 E Elm St STE 210, Conshohocken, PA 19428-1973
14674139	+ HEMAP Pennsylvania Housing, Finance Agency, c/o Leon P. Haller, Esq., 1719 North Front Street, Harrisburg PA 17102-2305
14666910	+ HSBC Bank USA ,et al, C/O Andrew Spivack, Brock and Scott, PLLC, Attorneys at Law, 302 Fellowship Road, Suite 130 Mount Laurel, NJ 08054-1218
14669838	HSBC Bank, USA, N.A as trustee for the registered, holders of First NLC Trust 2007-1, P.O. Box 24605, West Palm Beach, FL 33416-4605
14664670	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14664674	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14664677	+ Slomins, Inc., 125 Lauman Ln, Hicksville, NY 11801-6539
14671584	+ Snap Finance, P.O. Box 26561, Salt Lake City UT 84199-0001
14671588	+ U.S. Assett Management, P.O. Box 981002, Boston, MA 02298-1002
14664680	+ U.S. Department of Education, PO Box 16488, Saint Paul, MN 55116-0488

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Sep 30 2023 01:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 30 2023 01:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/PDF: rmscedi@recoverycorp.com	Sep 30 2023 01:10:52	Orion (Verizon), c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: BKEBN-Notifications@ocwen.com	Sep 30 2023 01:02:00	PHH MORTGAGE CORPORATION, PO Box 24605, West Palm Beach, FL 33416-4605
cr	+ Email/Text: blegal@phfa.org	Sep 30 2023 01:03:00	Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406
14671586	+ Email/Text: g20956@att.com	Sep 30 2023 01:03:00	AT & T Wireless, P.O. Box 8220, Aurora, IL 60572-8220
14677994	+ Email/Text: g20956@att.com	Sep 30 2023 01:03:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
14664644	+ Email/Text: bankruptcy@acimacredit.com	Sep 30 2023 01:03:00	Acima Credit, 9815 S Monroe St Fl 4, Sandy, UT 84070-4384

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14686205	^	MEBN	Sep 30 2023 00:54:55	Assets Recovery 23 LLC, Rebecca Solarz, Esq., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14664645	^	MEBN	Sep 30 2023 00:54:47	Bay Area Credit Service LLC, 4145 Shackelford Rd Ste 330B, Norcross, GA 30093-3541
14664646		Email/Text: caineweiner@ebn.phinsolutions.com	Sep 30 2023 01:03:00	Caine & Weiner, 5805 Sepulveda Blvd Fl 4, Sherman Oaks, CA 91411
14664650		Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 30 2023 01:02:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
14664651		Email/Text: megan.harper@phila.gov	Sep 30 2023 01:03:00	City of Philadelphia, 1401 JFK Boulevard, Philadelphia, PA 19102
14664652		Email/Text: megan.harper@phila.gov	Sep 30 2023 01:03:00	City of Philadelphia, Bankruptcy Unit, 1401 JFK Boulevard, Fifth Floor, Philadelphia, PA 19102
14664653		Email/Text: megan.harper@phila.gov	Sep 30 2023 01:03:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14700165		Email/Text: megan.harper@phila.gov	Sep 30 2023 01:03:00	City of Philadelphia, Law Tax & Revenue Unit, 1401 JFK Blvd, 5th Floor, Philadelphia PA 19102
14664654		Email/Text: megan.harper@phila.gov	Sep 30 2023 01:03:00	City of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14676828		Email/Text: megan.harper@phila.gov	Sep 30 2023 01:03:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14666179		Email/Text: bankruptcy@cbtno.com	Sep 30 2023 01:02:00	CRESCENT BANK & TRUST, PO BOX 2829, ADDISON, TX 75001
14664647	+	Email/PDF: ebn_ais@aisinfo.com	Sep 30 2023 01:10:33	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14664649		Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 30 2023 01:10:38	Citibank N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14664655	+	Email/Text: bankruptcy@philapark.org	Sep 30 2023 01:03:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14664656	+	Email/Text: ebnnotifications@creditacceptance.com	Sep 30 2023 01:02:00	Credit Acceptance Corp., Attn: Bankruptcy, 25505 West 12 Mile Road Ste 3000, Southfield, MI 48034-8331
14671590	+	Email/Text: bankruptcy_notifications@ccsusa.com	Sep 30 2023 01:03:00	Credit Collection Services, 725 Canton Street, Noorwood MA 02062-2679
14664657	+	Email/PDF: creditonebknotifications@resurgent.com	Sep 30 2023 01:10:51	Credit One Bank N.A., PO Box 98873, Las Vegas, NV 89193-8873
14664658	+	Email/Text: bankruptcy@cbtno.com	Sep 30 2023 01:03:00	Crescent Bank, P.O. Box 61813, New Orleans, LA 70161-1813
14664659	+	Email/PDF: ebn_ais@aisinfo.com	Sep 30 2023 01:10:26	DirecTV, c/o American InfoSource, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14664660	+	Email/Text: bankruptcydepartment@tsico.com	Sep 30 2023 01:03:00	EOS CCA, PO Box 329, Norwell, MA 02061-0329
14664661		Email/Text: bankruptcycourts@equifax.com	Sep 30 2023 01:03:00	Equifax, P.O. Box 740241, Atlanta, GA 30374
14664662	^	MEBN	Sep 30 2023 00:54:39	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14664663	+	Email/Text: margaret.ramos@fema.dhs.gov	Sep 30 2023 01:03:00	FEMA, 500 C Street NW Ste 840, Washington, DC 20472-0001
14664664	+	Email/Text: Atlanticus@ebn.phinsolutions.com	Sep 30 2023 01:02:00	Fortiva, PO Box 105555, Atlanta, GA 30348-5555

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14664666	Email/Text: bnc-quantum@quantum3group.com	Sep 30 2023 01:03:00	Genesis FS Card Services Inc., c/o Quantum3 Group LLC, PO Box 788, Kirkland, WA 98083-0788
14671210	Email/Text: BKEBN-Notifications@ocwen.com	Sep 30 2023 01:02:00	HSBC Bank USA, N.A., as Trustee, PHH Mortgage /, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
14664667	Email/Text: sbse.cio.bnc.mail@irs.gov	Sep 30 2023 01:03:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14671589	Email/Text: Bankruptcy@ICSystem.com	Sep 30 2023 01:03:00	IC Systems, PO BOX 64437, St Paul MN 55164-0437
14671587	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 30 2023 01:03:00	Jefferson Capital, P.O. Box 23051, Columbus, GA 31902
14678412	Email/PDF: resurgentbknofications@resurgent.com	Sep 30 2023 01:10:45	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14664669	Email/Text: ml-ebn@missionlane.com	Sep 30 2023 01:02:00	Mission Lane LLC, PO Box 105286, Atlanta, GA 30348
14664668	+ Email/Text: bankruptcy@marinerfinance.com	Sep 30 2023 01:02:00	Mariner Finance LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
14681178	+ Email/Text: bankruptcy@marinerfinance.com	Sep 30 2023 01:02:00	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
14664908	+ Email/PDF: rmscedi@recoverycorp.com	Sep 30 2023 01:10:52	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14671585	^ MEBN	Sep 30 2023 00:54:46	PGW, Legal Dept., 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14664671	+ Email/Text: blegal@phfa.org	Sep 30 2023 01:03:00	PHFA/HEMAP, 211 North Front Street, Harrisburg, PA 17101-1466
14664672	+ Email/Text: BKEBN-Notifications@ocwen.com	Sep 30 2023 01:02:00	PHH Mortgage, 1 Mortgage Way, Mount Laurel, NJ 08054-4624
14666911	+ Email/Text: BKEBN-Notifications@ocwen.com	Sep 30 2023 01:02:00	PHH Mortgage Corporation, One Mortgage Way, Mount Laurel, New Jersey 08054-4624
14682023	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 30 2023 01:10:25	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14673797	+ Email/Text: blegal@phfa.org	Sep 30 2023 01:03:00	Pennsylvania Housing Finance Agency / HEMAP, 211 North Front Street, Harrisburg, PA 17101-1406
14670881	+ Email/Text: blegal@phfa.org	Sep 30 2023 01:03:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO BOX 15206, Harrisburg, PA 17105-5206
14664673	+ Email/Text: bankruptcy@philapark.org	Sep 30 2023 01:03:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-1540
14664675	+ Email/Text: BKMAIL@planethomelending.com	Sep 30 2023 01:03:00	Planet Home Lending LLC, 321 Research Parkway Suite 303, Meriden, CT 06450-8342
14693450	+ Email/Text: BKMAIL@planethomelending.com	Sep 30 2023 01:03:00	Planet Home Lending, LLC, 321 Research Pkwy #303, Meriden, CT 06450-8342
14664676	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Sep 30 2023 01:03:00	Select Portfolio Servicing, P.O. Box 65450, Salt Lake City, UT 84165-0450
14666621	^ MEBN	Sep 30 2023 00:54:49	Select Portfolio Servicing, Inc., c/o Steven K. Eisenberg, Esq., 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
14664678	+ Email/PDF: ebn_ais@aisinfo.com	Sep 30 2023 01:10:40	T-Mobile, c/o American InfoSource, 4515 N Santa

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14664679	Email/Text: DASPUBREC@transunion.com	Sep 30 2023 01:02:00	Fe Ave, Oklahoma City, OK 73118-7901 Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14672600	+ Email/Text: bankruptcy@bbandt.com	Sep 30 2023 01:03:00	Truist Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001
14664681	+ Email/Text: bnc-bluestem@quantum3group.com	Sep 30 2023 01:03:00	WebBank, PO Box 1250, Saint Cloud MN 56395-0001
14664682	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 30 2023 01:10:25	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
14669573	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 30 2023 01:10:38	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 60

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ 07921-2693

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor HSBC Bank USA N.A., as Trustee for the Registered Holders of First NLC Trust 2007-1 Mortgage-Backed Certificates, Series 2007-1 andrew.spivack@brockandscott.com, wbecf@brockandscott.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor Assets Recovery 23 LLC bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
DANIEL P. JONES	on behalf of Creditor Select Portfolio Servicing Inc. djones@sterneisenberg.com, bkecf@sterneisenberg.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program

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lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

MARK A. CRONIN

on behalf of Creditor Assets Recovery 23 LLC bkgroup@kmlawgroup.com

MICHAEL A. CIBIK

on behalf of Debtor Noris M. Flores mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com

MICHAEL I. ASSAD

on behalf of Debtor Noris M. Flores mail@cibiklaw.com cibiklawpc@jubileebk.net;ecf@casedriver.com

STEVEN K. EISENBERG

on behalf of Creditor Select Portfolio Servicing Inc. seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 11

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

IN RE: : **Chapter 13**

NORIS M. FLORES,

Debtor(s) : **Bky. No. 22-10198-mdc**

**ORDER DISMISSING CHAPTER 13 CASE AND SETTING DEADLINE FOR
APPLICATIONS FOR ALLOWANCE OF ADMINISTRATIVE EXPENSES**

AND NOW, upon consideration of the Motion to Dismiss Case filed by Kenneth E. West, Standing Trustee (“the Trustee”), and after notice and hearing, it is hereby **ORDERED** that:

1. This chapter 13 bankruptcy case is **DISMISSED**.
2. Counsel for the Debtor(s) shall file a master mailing list with the Clerk of the Bankruptcy Court if such has not been previously filed.
3. Any wage orders previously entered are **VACATED**.
4. Pursuant to 11 U.S.C. §349(b)(3), the undistributed chapter 13 plan payments in the possession of the Trustee shall not revert in the entity in which such property was vested immediately before the commencement of the case. All other property of the estate shall revert pursuant to 11 U.S.C. §349(b)(3).
5. All applications for allowance of administrative expenses (including applications for allowance of professional fees) shall be filed within **twenty (20) days** of the entry of this Order.
6. **Promptly after the expiration of the time period set forth in Paragraph 5 above, Counsel for the Debtor(s) shall file either:** (a) a Certification of No Response confirming that neither an objection to the proposed compensation nor an application for administrative expense has been filed or (b) a Certification that an objection or an application has been filed (after which the Clerk shall schedule a hearing on all such applications).reve
7. If no Certification, as required above in Paragraph 6 has been entered on the docket within sixty-three (63) days of the entry of this Order, then the Standing Trustee shall: (a) if any applications for administrative expenses other than Debtor(s)’ Counsel’s have been filed, request a hearing thereon or (b) if no such applications have been filed, return the undistributed chapter 13 plan payments in his possession to Debtor(s) pursuant to 11 U.S.C. §1326(a)(2).



Dated: 09/28/2023

**MAGDELINE D. COLEMAN
CHIEF U.S. BANKRUPTCY JUDGE**